

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-17388/ABA  
Brian R Riggins and Joan Riggins Judge:  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 10/30/2020  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TT Initial Debtor: BR Initial Co-Debtor: JR

## Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 393.00 per        mth        to the Chapter 13 Trustee, starting on July 1, 2020 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

**Description:**

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,350.00
DOMESTIC SUPPORT OBLIGATION		
IRS	tax	as per POC
State of NJ	tax	as per POC

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Quicken Loans	69 Hogbin RD, Bridgeton, NJ	\$100,000	

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

5th Third Bank-'14 Carolina Skiff, motor Trailer

Key bank- '12 Chevy Camaro

M+T Bank- Coachman (RV)

American Honda Finance-'14 Honda TRX 400X-owned and driven by Debtor's son-Debtor cosigned loan

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☐ Upon confirmation
- ☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims/Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/30/2020.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>Creditor Sunnova filed a secured proof of claim not addressed in Plan</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>The collateral securing the loan is surrendered.</p>
--	---

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/30/2020

/s/ Brian Riggins  
Debtor

Date: 10/30/2020

/s/ Joan Riggins  
Joint Debtor

Date: 10/30/2020

/s/ Terry Tucker  
Attorney for Debtor(s)

In re:  
Brian P Riggins  
Joan Riggins  
Debtor(s)

Case No. 20-17388-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Oct 30, 2020

Form ID: pdf901

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

Recip ID	Recipient Name and Address
db/jdb	Brian P Riggins, Joan Riggins, 2439 South Coast Rd, Shelby, NC 28152
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518861731	+ 5th 3rd bank, POB 630412, Cincinnati, OH 45263-0412
518861732	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886
518861733	+ BJ's, PO Box 659834, San Antonio, TX 78265-9134
51888142	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518861734	+ Caesars Rewards, PO Box 659584, San Antonio, TX 78265-9584
518861736	+ Caterpillar Financial, PO Box 78004, Phoenix, AZ 85062-8004
518861738	+ Citibank, PO Box 70166, Philadelphia, PA 19176-0166
518989774	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518877136	+ Fifth Third Bank, N.A., PO Box 9013, Addison, Texas 75001-9013
518880297	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518875892	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518861746	++ M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 address filed with court:, M+T Bank, 475 Cross Point Pkwy, Getzville, NY 14068
518903783	+ M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
518861750	+ PNC, PO Box 856177, Louisville, KY 40285-6177
518894939	+ PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
518872649	+ QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) ET.AL., QUICKEN LOANS, LLC FORMERLY KNOWN AS, (FKA)QUICKEN LOANS INC., BANKRUPTCY TEAM,, 635 WOODWARD AVE. DETROIT MI 48226-3408
518861751	+ Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
518861752	+ Quicken Mortgage, POB 6570, Carol Stream, IL 60197-6570
518861753	+ Radius Global, PO Box 390900, Minneapolis, MN 55439-0990
518861754	+ Robert Patitucci, MD, 70 Cornwell Drive, Bridgeton, NJ 08302-3602
518861757	+ State of New Jersey, Gross Income Tax, PO Box 046, Trenton, NJ 08601-0046
518861756	+ Sun Trust, PO Box 791278, Baltimore, MD 21279-1278
518872263	+ SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518895189	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518861760	+ Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753
518889145	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2020 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 30 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 30, 2020

Form ID: pdf901

Total Noticed: 57

			Center, Suite 2100, Newark, NJ 07102-5235
518869130	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 30 2020 21:20:00	American Honda Finance Corporation, P.O. Box 168088, Irving TX 75016-8088
518917169	+ Email/Text: g20956@att.com	Oct 30 2020 21:21:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518896901	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 30 2020 21:20:00	American Honda Fin Corp, POB 168088, Irving, TX 75016-8088
518861735	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 30 2020 21:07:44	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518861739	+ Email/Text: mediamanagers@clientservices.com	Oct 30 2020 21:19:00	Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
518861740	+ Email/Text: mrdiscen@discover.com	Oct 30 2020 21:19:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518872553	Email/Text: mrdiscen@discover.com	Oct 30 2020 21:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
518861741	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 30 2020 21:20:00	Good Sam, PO Box 659820, San Antonio, TX 78265-9120
518861743	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 30 2020 21:20:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518861737	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 30 2020 21:07:42	Chase, PO Box 1423, Charlotte, NC 28201
518861744	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 30 2020 21:21:00	Key Bank, 127 Public Square, Cleveland, OH 44114-1226
518910341	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 30 2020 21:21:00	KeyBank, N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
518923807	Email/PDF: resurgentbknofications@resurgent.com	Oct 30 2020 21:09:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518861745	+ Email/PDF: gecsed@recoverycorp.com	Oct 30 2020 21:07:40	Lowes, PO Box 530914, Atlanta, GA 30353-0914
518861747	+ Email/PDF: gecsed@recoverycorp.com	Oct 30 2020 21:07:40	Old Navy, PO Box 960017, Orlando, FL 32896-0017
518930021	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 30 2020 21:07:49	Portfolio Recovery Associates, LLC, c/o Ae0 Inc, POB 41067, Norfolk VA 23541
518919561	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 30 2020 21:07:49	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518920328	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 30 2020 21:09:01	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518861748	+ Email/PDF: gecsed@recoverycorp.com	Oct 30 2020 21:07:40	Pay Pal, PO Box 960080, Orlando, FL 32896-0080
518861749	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 30 2020 21:20:00	Piercing Pagoda, PO Box 659819, San Antonio, TX 78265-9119
518921399	Email/Text: bnc-quantum@quantum3group.com	Oct 30 2020 21:20:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518921398	Email/Text: bnc-quantum@quantum3group.com	Oct 30 2020 21:20:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518861755	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 30 2020 21:20:00	Sportsman Guide, PO Box 659569, San Antonio, TX 78265-9569
518861758	+ Email/Text: claimsdepartment@sunnova.com	Oct 30 2020 21:19:00	Sunnova, 20 Greenway Plaza, Houston, TX 77046-2011
518918144	+ Email/PDF: gecsed@recoverycorp.com	Oct 30 2020 21:07:40	Synchrony Bank, c/o PRA Receivables

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 30, 2020

Form ID: pdf901

Total Noticed: 57

Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

518862551 + Email/PDF: gecsed@recoverycorp.com

Oct 30 2020 21:07:40

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518861742	*	Internal Revenue Service, ATTN: Special Procedures Branch, Bankrup, Springfield, NJ 07081-0724
518875943	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518930020	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518872650	*+	QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) ET.AL., QUICKEN LOANS, LLC FORMERLY KNOWN AS, (FKA) QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518861759	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, US Bank, PO Box 790408, Saint Louis, MO 63179
jdb	*	Joan Riggins, 2439 South Coast Rd, Shelby, NC 28152

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor QUICKEN LOANS LLC andrew.spivack@brockandscott.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Robert Davidow	on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. nj.bkecf@fedphe.com
Robert Davidow	on behalf of Creditor QUICKEN LOANS LLC nj.bkecf@fedphe.com
Terry Tucker	on behalf of Debtor Brian P Riggins terrytucker@comcast.net

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 30, 2020

Form ID: pdf901

Total Noticed: 57

Terry Tucker

on behalf of Joint Debtor Joan Riggins terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9